



Providing solutions for every step of the financial journey



Annuities issued by Midland National® Life Insurance Company

Partnering together to guide your clients

As a financial professional, you assist clients with planning for financial stability now and into retirement. During their working years, clients might be looking to grow their savings, which involves taking on more risk for higher returns. As they reach retirement, their focus likely moves from risk to protection. Regardless of retirement timelines, market performance may also influence how much risk or protection clients are looking for.

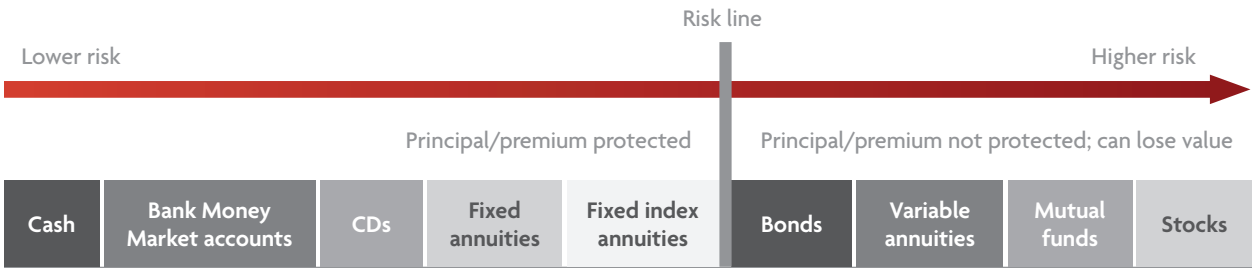
As a dedicated division of Sammons Institutional Group®, Inc., Sammons Retirement Solutions® understands these complexities and supports you with tailored portfolio-management solutions, including mutual fund accounts, variable annuities, and both fixed and fixed index annuities.

Sammons Institutional Group is a proud subsidiary of employee-owned Sammons® Financial Group, Inc. With more than \$127 billion in assets, Sammons Financial Group is deeply rooted and financially strong.¹ This affiliation highlights our dedication as a trusted partner, prepared to support you well into the future.

Balancing risk and reward

Pinpointing the right balance between risk and reward will likely vary from client to client. Some of your clients are comfortable taking on more risk for a potentially higher return, while some clients are wary of putting their principal at risk. In addition to varying investment styles, investment time frame is important. Those nearing retirement may need to be more cautious because they have less time to recoup losses.

The risk spectrum spans from cash (lower risk) to stocks (higher risk).



Our product suite spans from fixed annuities (lower risk) to mutual fund IRAs (higher risk).



Offering retirement options spanning the risk spectrum

Higher
risk

Accumulating assets

LiveWell® Mutual Fund IRA offers:

- 100% liquidity²
- Over **160 mutual funds** from 20+ popular fund managers³
- LiveWell® Models, powered by Morningstar Investment Management LLC
- **NO transaction fees** with one low annual recordkeeping fee⁴
- Systematic withdrawals, automatic rebalancing, and dollar cost averaging⁵

Controlling taxes and leaving a legacy

LiveWell® Variable Annuity offers:

- Opportunities for older clients by issuing up to age 90 (c-share only)
- Over **140 investment options** from 25+ money managers³
- LiveWell® Models powered by Morningstar Investment Management LLC
- Option to reduce fees with the LiveWell® Value Endorsement⁶
- **Three legacy planning options**

Balancing performance and protection

LiveWell Dynamic Annuity® registered index-linked variable annuity offers:

- Ability to **participate** in upside growth potential and **protect** a portion of your clients' assets through a combination of variable separate account and Cycle index account investment options⁷
- Index-linked strategies available in **1-, 3-, or 6-year terms**
- Flexibility to **pivot between investment options** with Anytime AllocationSM, allowing your client to adjust in real time⁸

LiveWell® Preferred Fixed Index Annuity offers:

- Premium protection, so your clients **never lose the money** they put in due to market downturns
- **Flexible premium**, so additional premium does not extend your clients' surrender charge period of 5, 7, 8, or 10 years⁹
- Optional riders that help your clients secure a **guaranteed income** stream during retirement **or leave a legacy** for their loved ones¹⁰

Securing guaranteed growth

LiveWell® Guarantee Max multi-year guaranteed annuity offers:

- Competitive rates
- Required minimum distribution (**RMD**) **friendly** withdrawals
- Choice of 3-, 5-, or 7-year guarantee periods¹¹

Lower
risk

For more information, contact the Sammons Retirement Solutions® Sales Desk.



855-624-0201



srlivewell.com
Access code: livewell

¹ Statutory Basis as of 12/31/2024.

² Withdrawals made prior to age 59½ may be subject to a 10% IRS penalty.

³ Number of funds, investment options, and associated fees are as of 3/31/2025. Standard mutual fund fees, ranging from 0.61%-3.03% net, also apply. Standard variable annuity investment option fees, ranging from 0.52%-2.29% net, also apply.

⁴ The recordkeeping fee is compensation for administering, reporting and maintaining a history of IRA owner activities. Management services are not provided and no management fee is charged.

⁵ Dollar cost averaging and automatic rebalancing are not available together. Dollar cost averaging does not ensure a profit or protect against loss in a declining market. Such a plan involves continuous investment in securities regardless of fluctuating price levels of such securities. Investors should consider their financial ability to continue purchases through periods of low price levels.

⁶ Availability may vary by financial institution.

⁷ Protection is limited to the Cycle index account. The variable separate account is subject to unlimited market risk.

⁸ If the client leaves mid-cycle, they will get the interim value, which is the Cycle's fair value, and may be more or less than the original amount invested in the Cycle. Prior to the cycle maturity date, the floor and buffer rate do not apply. If a client leaves a Cycle mid-term, they cannot enter back into that specific Cycle. With Anytime Allocation, you don't have to wait until a future anniversary date or the end of a term to make adjustments and reallocate your portfolio. You can adjust in real-time with no penalties.

⁹ A surrender during the surrender charge period could result in a loss of premium. Surrender charge structure may vary by state.

¹⁰ Optional riders are not available together and are not allowed on inherited IRA money or nonqualified stretch accounts. Available only at issue.

¹¹ Guarantee period availability may vary by state and broker/dealer. The 7-year guarantee period is not available in CA and FL.

Variable annuities are designed for long-term investing, such as retirement investing and are subject to market risk including loss of principal.

Investing in mutual funds and variable annuities involves risk, including potential loss of investment. You and your client should consider the investment objectives, risks, charges, and expenses of the mutual fund or variable annuity and its underlying investment options carefully before investing. The prospectus and/or summary prospectus contain this and other information. You or your client can visit www.srlivewell.com/prospectus or call 866-747-3421 to obtain a current prospectus for the mutual fund or the variable annuity and its underlying investment options. Please read it carefully.

Investing in the LiveWell Dynamic Annuity® is subject to the risks related to the Company. Any obligations, guarantees, or benefits are subject to the claims-paying ability of Midland National® Life Insurance Company, their long-term ability to make such payments, and are not guaranteed by any other party. There is no guarantee they will be able to meet our claims paying obligations; there are risks to purchasing any insurance product.

UMB Bank n.a. is the custodian for the LiveWell® Mutual Fund IRA. The mutual funds offered through the LiveWell® Mutual Fund IRA are made available through Sammons Financial Network®, LLC, member FINRA, 8300 Mills Civic Parkway, West Des Moines, IA 50266. Information about the LiveWell® Mutual Fund IRA and its funds can be obtained by calling 866-747-3421.

The LiveWell® suite of variable annuities (AS135A, AS204A, AS207A, ICC11-AS135A, AS153A, ICC18-AS153A [contract] and AR394A, AR276A, ICC14-AR276A, AR346A, ICC16-AR346A, AR381A, ICC20-AR381A, AR406A, AR407A, AR394A.2-CAP [riders, waivers and endorsements]) are issued by Midland National® Life Insurance Company, 8300 Mills Civic Parkway, West Des Moines, Iowa 50266. The LiveWell® suite of variable annuities is not available in New York. Variable products are distributed by Sammons Financial Network®, LLC, member FINRA. Sammons Institutional Group®, Inc. provides administrative services. Sammons Financial Network®, LLC, Midland National® Life Insurance Company and Sammons Institutional Group®, Inc. are affiliated companies and wholly owned subsidiaries of Sammons® Financial Group, Inc. Sammons Retirement Solutions® is a division of Sammons Institutional Group®, Inc.

Product and feature availability may vary by state and financial institution.

LiveWell® Preferred Fixed Index Annuity is issued on base contract form AS149A/ICC16-AS149A.MVA or appropriate state variations including all applicable endorsements and riders.

The LiveWell® Guarantee Max is issued on base contract form AS205A/ICC21-AS205A or appropriate state variation including all applicable endorsements and riders.

Morningstar Investment Management LLC is a registered investment adviser and subsidiary of Morningstar, Inc. Morningstar Investment Management provides nondiscretionary consulting services to Sammons Institutional Group®, Inc. (SIG) but is not acting in the capacity of adviser to individual investors. Morningstar Investment Management provides recommendations to SIG regarding asset allocation targets, for certain LiveWell® products/programs, which are subject to change without notice. Morningstar Investment Management establishes the allocations using its proprietary asset classifications. If alternative classification methods are used, the allocations may not meet the asset allocation targets. The Morningstar name and logo are registered marks of Morningstar, Inc. Morningstar Investment Management is not affiliated with SIG.

NOT FDIC/NCUA INSURED, MAY LOSE VALUE INCLUDING LOSS OF PRINCIPAL, NO BANK/CU GUARANTEE, NOT A DEPOSIT, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY.
